

Information to identify the case:		
Debtor 1	<b>Michael J. Huth Sr.</b>	Social Security number or ITIN <b>xxx-xx-4025</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Rosalyn M. Huth</b>	Social Security number or ITIN <b>xxx-xx-4154</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>16-24167-JAD</b>		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J. Huth Sr.

Rosalyn M. Huth

6/30/21

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael J. Huth, Sr.  
Rosalyn M. Huth  
Debtors

Case No. 16-24167-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 30, 2021

User: mgut  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Huth, Sr., Rosalyn M. Huth, 24 Woodlawn Dr., Freeport, PA 16229-1940
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14318982	+ Bank of America-American Express, PO Box 15019, Wilmington, DE 19886-5019
14318983	+ Barkley Bank/Juniper Bank, PO Box 13337, Philadelphia, PA 19101-3337
14318986	+ Captial One Mastercard, PO Box 30285, Salt Lake City, UT 84130-0285
14318993	+ Discover Card, PO Box 742655, Cincinnati, OH 45274-2655
14336032	Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
14328801	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court., First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14319009	+ Shell Oil Company, PO Box 6406, Sioux Falls, SD 57117-6406

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 01 2021 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 30 2021 23:45:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 01 2021 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 30 2021 23:45:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jun 30 2021 23:44:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	EDI: WFFC.COM	Jul 01 2021 03:43:00	WELLS FARGO BANK, N.A., MAC N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
14806272	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jun 30 2021 23:44:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14330824	EDI: GMACFS.COM	Jul 01 2021 03:38:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14318980	+ EDI: GMACFS.COM	Jul 01 2021 03:38:00	Ally Bank, PO Box 9001951, Louisville, KY 40290-1951
14318981	EDI: BANKAMER.COM		

District/off: 0315-2

User: mgut

Page 2 of 4

Date Rcvd: Jun 30, 2021

Form ID: 3180W

Total Noticed: 56

		Jul 01 2021 03:38:00	Bank of America Visa, PO Box 15019, Wilmington, DE 19886
14318984	+ EDI: RMSC.COM	Jul 01 2021 03:43:00	BP Visa, c/o Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
14318985	+ EDI: CAPITALONE.COM	Jul 01 2021 03:43:00	Capital One Mastercard, PO Box 71083, Charlotte, NC 28272-1083
14318987	+ EDI: CHASEAUTO	Jul 01 2021 03:43:00	Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101-2076
14318992	+ EDI: RMSC.COM	Jul 01 2021 03:43:00	Citgo, c/o Synchrony Bank, Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
14318999	EDI: CITICORP.COM	Jul 01 2021 03:43:00	Macy's, Bankruptcy Dept., PO Box 8218, Mason, OH 45040
14319000	EDI: CITICORP.COM	Jul 01 2021 03:43:00	Macy's/American Express, Bankruptcy Dept., PO Box 8218, Mason, OH 45040
14371145	EDI: Q3G.COM	Jul 01 2021 03:43:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14328892	EDI: DISCOVER.COM	Jul 01 2021 03:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14318994	+ EDI: CITICORP.COM	Jul 01 2021 03:43:00	Exxon Mobil, PO Box 6404, Sioux Falls, SD 57117-6404
14918213	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jun 30 2021 23:44:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14318997	+ EDI: RMSC.COM	Jul 01 2021 03:43:00	Gap Visa, c/o Synchrony Bank, Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
14318988	EDI: JPMORGANCHASE	Jul 01 2021 03:43:00	Chase Bank, PO Box 1423, Charlotte, NC 28201
14318990	EDI: JPMORGANCHASE	Jul 01 2021 03:43:00	Chase Visa, PO Box 1423, Charlotte, NC 28201
14348508	EDI: CHASEAUTO	Jul 01 2021 03:43:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14318998	+ EDI: RMSC.COM	Jul 01 2021 03:43:00	Lowe's, c/o Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
14363747	+ EDI: MID8.COM	Jul 01 2021 03:43:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14356181	EDI: NAVIENTFKASMSERV.COM	Jul 01 2021 03:43:00	NAVIENT PC TRUST, C/O Navient Solutions, Inc., PO BOX 9640, Wilkes-Barre, PA 18773-9640
14319001	+ EDI: CITICORP.COM	Jul 01 2021 03:43:00	National Tire & Battery, 6716 Grade Lane, Bldg. 9, Suite 910, Louisville, KY 40213-3410
14319002	+ EDI: NAVIENTFKASMSERV.COM	Jul 01 2021 03:43:00	Navient, PO Box 9650, Wilkes Barre, PA 18773-9650
14332815	+ EDI: AGFINANCE.COM	Jul 01 2021 03:38:00	ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421
14332813	+ EDI: AGFINANCE.COM	Jul 01 2021 03:38:00	ONEMAIN, 605 MUNN ROAD, FT. MOLL, SC 29715-8421
14319004	+ EDI: AGFINANCE.COM	Jul 01 2021 03:38:00	One Main Financial, PO Box 3327, Evansville, IN 47732-3327
14335590	EDI: AGFINANCE.COM	Jul 01 2021 03:38:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
14319006	Email/Text: Bankruptcy.Notices@pnc.com	Jun 30 2021 23:44:00	PNC Bank, PO Box 3429, Pittsburgh, PA 15230
14381894	EDI: PRA.COM		

District/off: 0315-2

User: mgut

Page 3 of 4

Date Rcvd: Jun 30, 2021

Form ID: 3180W

Total Noticed: 56

		Jul 01 2021 03:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14670708	EDI: PRA.COM		
		Jul 01 2021 03:43:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14325526	+ EDI: RECOVERYCORP.COM		
		Jul 01 2021 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14319007	+ EDI: RMSC.COM		
		Jul 01 2021 03:43:00	Sam's Club Master Card, c/o Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
14319008	+ EDI: CITICORP.COM		
		Jul 01 2021 03:43:00	Sears Mastercard, PO Box 6282, Sioux Falls, SD 57117-6282
14319010	+ EDI: CITICORP.COM		
		Jul 01 2021 03:43:00	Sunoco, PO Box 6407, Sioux Falls, SD 57117-6407
14370578	+ Email/Text: bncmail@w-legal.com		
		Jun 30 2021 23:45:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14319011	+ EDI: WTRRN BANK.COM		
		Jul 01 2021 03:43:00	Target Mastercard, PO Box 660170, Dallas, TX 75266-0170
14319012	+ EDI: RMSC.COM		
		Jul 01 2021 03:43:00	Walmart Mastercard, c/o Synchrony Bank, Bankruptcy Dept., PO Box 965023, Orlando, FL 32896-5023
14319013	+ EDI: WFFC.COM		
		Jul 01 2021 03:43:00	Wells Fargo Bank, PO Box 10347, Des Moines, IA 50306-0347
14337314	EDI: WFFC.COM		
		Jul 01 2021 03:43:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, PO Box 19657, Irvine CA 92623-9657
14381979	EDI: WFFC.COM		
		Jul 01 2021 03:43:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14341364	EDI: WFFC.COM		
		Jul 01 2021 03:43:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
14319014	EDI: WFFC.COM		
		Jul 01 2021 03:43:00	Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341
14319015	+ EDI: WFFC.COM		
		Jul 01 2021 03:43:00	Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMORGAN CHASE BANK, N.A.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14318995	*+	Exxon Mobil, PO Box 6404, Sioux Falls, SD 57117-6404
14318989	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Bank, PO Box 1423, Charlotte, NC 28201
14318991	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court., Chase Visa, PO Box 1423, Charlotte, NC 28201
14373695	*+	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14319003	*+	Navient, PO Box 9650, Wilkes Barre, PA 18773-9650
14319005	*+	One Main Financial, PO Box 3327, Evansville, IN 47732-3327
14318996	*P++	PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020, address filed with court., First National Bank of Omaha, PO Box 3412, Omaha, NE 68103
14678654	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: mgut

Page 4 of 4

Date Rcvd: Jun 30, 2021

Form ID: 3180W

Total Noticed: 56

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 02, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2021 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor JPMORGAN CHASE BANK N.A. bnicholas@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Kenneth Steidl	on behalf of Debtor Michael J. Huth Sr. julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Rosalyn M. Huth julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com

TOTAL: 8